Debtor 1 William Gilyard  Check if this is:  An amended filing An	Fill	in this information to	o identify yo	ur case:							
Debtor 2   Spoune, if illing)   An amended filling   An amended filling	Deb	tor 1 <b>Wil</b>	liam Gilva	ard				Ch	neck	if this is:	
United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA							_		Α	n amended filing	
United States Banksuptory Court for the: _EASTERN DISTRICT OF PENNSYLVANIA	1										
Case number 21-11923 ((It known))  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, find more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Battle Describe Your Household  Is this a joint case?  No. Go to line 2.  Yes. Debtor 2 must file Official Form 108J-2, Expenses for Separate Household of Debtor 2.  Do you have dependents?  Do not list Debtor 1 and Yes.  Fall out this information for each dependent	(Spo	ouse, if filing)							1.	3 expenses as of	the following date:
Official Form 106J Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Ratt   Describe Your Household	Unit	ed States Bankruptcy	Court for the:	EASTE	RN DISTRICT OF P	ENNSY	LVANIA		N	IM / DD / YYYY	
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part     Describe Your Household			23								
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part !   Describe Your Household	Of	fficial Form	106J								
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No. Go to line 2.   No.   No.   Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.	Be info nur	as complete and a ormation. If more s nber (if known). A	ccurate as pace is neonswer ever	possible. eded, atta y question	If two married peo						
Ves. Does Debtor 2 live in a separate household?   No				iioiu							
No Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents? No Don't list Debtor 1 and Debtor 2.  Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Daughter  Daughter  Daughter  Daughter  Do you'rexpenses include expenses include expenses of people other than yourself and your dependents.  Estimate Your Ongoing Monthly Expenses  Estimate Your Ongoing Monthly Expenses State after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  4d. Homeowner's association or condominium dues				n a senar:	ate household?						
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.    Do you have dependents?			3101 2 1110 1	n a sepan	ate nousenoid.						
Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Daughter  Daughter  Doughter  Pyes  No Yes  No Yes  No Yes  Doughter  No Yes  Doughter  Pyes  No Yes  Doughter  No Yes  No No Yes  No No Yes  Doughter  No No Yes  Doughter  No Yes  Doughter  No No Yes  Doughter  No No Yes  Doughter  No Yes  Doughter  No No Yes  Doughter  No No Yes  Doughter  No No Yes  No No No Hote Stimate Your Chapter 13 case to report expenses as of pour texpenses as of pour texpenses as of pour texpenses as of pour bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of your expenses as of your expenses as of your expenses			ebtor 2 mus	t file Offici	al Form 106J-2, <i>Exp</i>	oenses f	or Separate House	hold of D	ebto	r 2.	
Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Daughter  Daughter  Daughter  Do not state the dependents names.  Daughter  No  Ves  Ves  No  No  Ves  No  No  Ves  Daughter  No  Ves  Ves  Daughter  Ves  Ves  No  No  Ves  No  No  Ves  Daughter  Ves  Ves  No  No  Ves  Daughter  Ves  No  No  Ves  Ves  Daughter  Ves  Ves  No  No  Ves  Ves  Daughter  Ves  Ves  No  No  Ves  No  No  Ves  Ves  Daughter  Ves  Ves  No  No  Ves  Daughter  Ves  Ves  No  No  Ves  Ves  Daughter  Ves  Ves  Daughter  Ves  Ves  No  No  Ves  Ves  Daughter  Ves  Ves	2.	Do you have dep	endents?	□ No							
Daughter  Pes  Pes  Pes  Pes  Pes  Pes  Pes  P			1 and	■ Yes.							
No   Yes		Do not state the									□ No
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  If re rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. \$ 0.00  4c. Home maintenance, repair, and upkeep expenses  4c. \$ 275.00  4d. Homeowner's association or condominium dues  4d. \$ 0.00		dependents name	s.				Daughter			20	
3. Do your expenses include expenses of people other than yourself and your dependents?    Stimate Your Ongoing Monthly Expenses											
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2:							_				
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the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  275.00  4d. Homeowner's association or condominium dues	exp	enses as of a date									
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  275.00  4d. Homeowner's association or condominium dues	Inc	lude expenses pai	d for with r	on-cash	government assist	ance if	you know				
payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  4d. \$ 981.00  4d. \$ 981.00	the	value of such ass							_	Your exp	enses
4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$  0.00  0.00  275.00  4d. \$  0.00	4.				•	ence. Ind	clude first mortgage	4.	\$		981.00
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$  0.00  275.00  4d. \$  0.00		If not included in	line 4:								
4c. Home maintenance, repair, and upkeep expenses 4c. \$ 275.00  4d. Homeowner's association or condominium dues 4d. \$ 0.00		4a. Real estate	taxes					4a.	\$		0.00
4d. Homeowner's association or condominium dues 4d. \$ 0.00											0.00
	5.					as hom	e equity loans				0.00

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Deb	tor 1	William Gilyard	Case num	ber (if known)	21-11923
6.	Utilit	ies:			
٥.	6a.	Electricity, heat, natural gas	6a.	\$	600.00
	6b.	Water, sewer, garbage collection	6b.	·	125.00
	6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		75.00
	6d.	Other. Specify: cable TV & internet service	6d.		280.00
	ou.	mobile phone		\$	100.00
7.	Eags	and housekeeping supplies		\$	
		lcare and children's education costs		·	375.00
8.			8.	\$	0.00
9.		ning, laundry, and dry cleaning	9.	\$	325.00
		onal care products and services	10.	·	64.00
		cal and dental expenses	11.	\$	125.00
12.		sportation. Include gas, maintenance, bus or train fare.	12.	\$	495.00
12		ot include car payments.	13.	·	
		rtainment, clubs, recreation, newspapers, magazines, and books		·	20.00
		itable contributions and religious donations	14.	\$	20.00
15.		rance.			
		ot include insurance deducted from your pay or included in lines 4 or 20.  Life insurance	15a.	\$	0.00
		Health insurance	15a. 15b.	*	
				·	0.00
		Vehicle insurance	15c.		400.00
		Other insurance. Specify:	15d.	<b>&gt;</b>	0.00
	Spec	,	16.	\$	0.00
17.		Illment or lease payments:	170	¢.	0.00
		Car payments for Vehicle 1	17a.	·	0.00
		Car payments for Vehicle 2	17b.	·	0.00
		Other. Specify:	17c.	·	0.00
		Other. Specify:	17d.	\$	0.00
18.		payments of alimony, maintenance, and support that you did not report as	18.	¢	0.00
40		cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	10.	·	
19.		r payments you make to support others who do not live with you.		\$	0.00
	Spec	·	19.	_	
20.		r real property expenses not included in lines 4 or 5 of this form or on Sche			0.00
		Mortgages on other property	20a.	·	0.00
		Real estate taxes	20b.	•	0.00
		Property, homeowner's, or renter's insurance	20c.		0.00
		Maintenance, repair, and upkeep expenses	20d.	·	0.00
	20e.	Homeowner's association or condominium dues	20e.	·	0.00
21.	Othe	r: Specify:	21.	+\$	0.00
22.	Calc	ulate your monthly expenses			
		Add lines 4 through 21.		\$	4,260.00
		Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
				\$	4 000 00
	22C.	Add line 22a and 22b. The result is your monthly expenses.		<b>—</b>	4,260.00
23.	Calc	ulate your monthly net income.			
		Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	6,468.00
	23b.	Copy your monthly expenses from line 22c above.	23b.		4,260.00
		1,,,			.,
	23c.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	2,208.00
		The todak is your monthly not moonto.		<u> </u>	
24.	For ex	ou expect an increase or decrease in your expenses within the year after you cample, do you expect to finish paying for your car loan within the year or do you expect your cation to the terms of your mortgage?			ease or decrease because of a
	☐ Ye	es. Explain here:			